



# PERSONAL RETIREMENT READINESS BLUEPRINT

## Are You Planning on Retiring in the Next Year?

Congratulations on reaching this exciting milestone! As you make this transition, you'll be faced with many important questions: How much money do I need to live on? When should I start receiving Social Security? How do I maximize my pension?

With our Personal Retirement Readiness Blueprint, we will help you navigate the complexities of your unique retirement situation and make recommendations for success.

### This program includes:

- Making a retirement “paycheck”
- Medicare and Supplements
- Tax Optimization
- Long Term Care Solutions
- Legacy and Survivor Planning
- Estate Planning

This is a fee-based comprehensive financial analysis with a one-time fee of \$1,200 due upon completions of the sessions.

Complete program details on back.

## Set up your appointment today!



**Romney Garner, CFP®, MBA**

Senior Financial Advisor

90 S. Shafer St. Athens, OH 45701

**Phone & Fax: 740-597-2859**

**[RGarner@OUCUinvestments.org](mailto:RGarner@OUCUinvestments.org)**

**OUCU**  
Investment Services

Available through LPL Financial (Member FINRA/SIPC) **Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. OUCU Financial and OUCU Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using OUCU Investment Services, and may also be employees of OUCU Financial. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, OUCU Financial or OUCU Investment Services. Securities and insurance offered through LPL or its affiliates are:

<b>Not Insured by NCUA or Any Other Government Agency</b>	<b>Not Credit Union Guaranteed</b>	<b>Not Credit Union Deposits or Obligations</b>	<b>May Lose Value</b>
---	------------------------------------	---	-----------------------

# PERSONAL RETIREMENT READINESS BLUEPRINT

This comprehensive program includes:

## **Retirement Distribution Plan: We help build your “paycheck” in retirement**

- Conference call with you and your pension system OPERS or STRS, etc., if applicable
- Conference call with you and the Social Security Administration
- Analysis of provided pension estimates from the above calls to maximize your benefits while considering your spouse with joint and survivor options
- Analysis of Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), if applicable
- Analysis and support of rolling over employer plans to IRAs, positioning accounts for distribution phase\*

## **Medicare and Supplement Education, Analysis and Enrollment**

- We put you in touch with a licensed Medicare supplement and Medicare advantage plan specialist to evaluate plans, and enroll you in the plan that best fits your medical needs
- Based on your income, we can determine what your Medicare premium costs will be, derived from your retirement “paycheck”

## **Tax Efficiency Planning**

- IRMAA efficiency planning
- Required Minimum Distribution (RMD) analysis
- Roth Conversion Analysis
- Education on Qualified Charitable Distributions (QCDs)

## **Long Term Care Planning Analysis**

- Long-term care plan analysis and education, quotes, if requested
- Discussion of what your plan for care is:  
For example:
  - My family will care for me
  - I will pay out of my current assets (self-insure)
  - I want to transfer the risk (buy insurance coverage)

## **Legacy and Survivor Planning**

- Life insurance analysis. Is it the right amount and right type?
- If losing life insurance group coverage, do you need to maintain coverage into retirement?
- Review of all beneficiary designations
- Are the house and car titled appropriately?
- Charitable gifting strategies

## **Estate Planning Update and Analysis**

- Provide access to service to create or update will, medical, and financial Power of Attorney documents
- Name an executor for your estate
- Establish a health care directive

\*Separate investment account fees may apply.